



Fig. 1

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Try our other Calculators, Tools and Options Trackers  
(icons in the yellow bar).

Total Option Shares: 52

Exercise Price: \$ 20.00

Company Stock Price: \$ 50.00

What If Company Stock Price:  
Increases by %?

72      74      Gain: 58

(Less Total Tax)      Tax Rates: 60

Tax Explanation ISO/NQSO      Fed: 28%

\*\*\* Tax Breakdown      Soc: 6.20% - 62

Net: \$189,375.60      Med: 1.45% - 64

Ma: 5.85% - 66

50

If I Exercise Today, How Much Money will I Take Home After Taxes?

Enter the number of shares in your stock option grant into the Total Option Shares field. You can enter in any number of vested, unvested, or outstanding shares.

- Enter the Exercise Price.
- Enter the Company's current Stock Price. For private companies, enter the amount at which you expect to sell.
- Click on Calculate to see your Gain, Taxes, and Net.

**Special Features:**

- This calculator shows how much cash you will receive after taxes. See [Tax Explanations](#) for details.
- For a more detailed explanation of how ISOs are Taxed, see our FAQ [How am I taxed when I sell stock that I acquired pursuant to an ISO?](#)
- For more information on taxation of NQSOs see our FAQ section [NQSOs: Basics and Taxes](#). See your Tax Breakdown (click on the link above Net after calculating your gain)
- Change your tax withholding amounts, including Social Security. (Click on Edit above the Tax Rates table.) To use as quick modeling tool: Enter a percentage increase or decrease in under What If Company Stock Price:

We suggest that you enter your grant details in the [MyRecords Options Tracker](#). This will save your grant data for future calculations, allow you to see values for multiple grants, and use the powerful [Need The Money Calculator](#) and [Alternative Investment Comparison Modeling tools](#). We will not share your personal grant data with anyone. See our strict [Privacy Statement](#).

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**Fig. 2**

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Try our Calculators and Modeling Tools (Icons in the Green bar).

**See the Total Value of Your Options Portfolio**

This sophisticated options tracker provides you with valuable information, such as which shares are about to expire and when your next vesting occurs. Keep MyRecords current to monitor this important part of your portfolio and maximize our powerful Calculators and Modeling tools. [Click Here](#) to see some of our key features and learn how to use MyRecords as a modeling tool.

Outstanding Grants													
	Grant Num.	Type	Grant Date	Expiration Date	Shares Granted	Shares Exercised	Shares Unvested	Next Vest Date	Shares Exercisable	Exercise Price	Exercise Cost	Total Value	Total Gain
82	1000	ISO	20-Jun-1995	20-Jun-2005	10,000		0		10,000	\$10.00	\$100,000.00	\$500,000	\$400,000
108	1000	NG	20-Jun-1996	20-Jun-2005	10,000		5,000	20-Jun-2001	5,000	\$10.00	\$50,000.00	\$250,000	\$200,000
108	1000	ISO	20-Jun-1999	20-Jun-2009	10,000		5,000	20-Jun-2002	5,000	\$30.00	\$150,000.00	\$250,000	\$100,000
					Totals:	30,000	0	10,000	20,000		\$300,000.00	\$1,000,000	\$700,000

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Fig. 3

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Company Stock Symbol: **NYT**

Total Option Shares **Outstanding** 124

Exercise Price (weighted average --see MyRecords for details) \$ **16.67**

Company Stock Price \$ **50.00**

What If Company Stock Price: **Increases** by **10%**

Gain **\$1,149,900.00**

(Less Total Tax) **\$525,629.10**

Net **\$624,270.90**

Calculate Details

Tax Rates 146

Fed: 30% 148

Soc: 6.20% 142

Med: 1.45% 150

CA: 6% 152

138 134 136 140 144 126 122 120

If I Exercise Today, How Much Money will I Take Home After Taxes?

Your Grant Holdings Summary As Of today (9/15/2000)

- To see your total shares Exercisable, Unvested, or Outstanding change the selection under Total Option Shares. You can also change the number of shares used in the calculation by typing in any other number.
- Exercise price is a Weighted Average price of all shares listed in the Total Option Shares field. You can play "What-if" games by changing it to any other price you want.
- Enter the company's current market price (look up NYT)
- You can also play "What-if" games by changing the Company Stock Price. For privately held companies, enter the price at which you expect to sell.
- Click on Calculate to see your Gain, Tax and Net.

Special Features:

- This calculator shows how much cash you will receive after taxes. See Tax Explanations for details.
- For a more detailed explanation of how ISOs are taxed, see our FAQ How am I taxed when I sell stock that I acquired pursuant to an ISO?
- For more information on taxation of NSQSOs see our FAQ section NSQSO: Basics and Taxes.
- See your Tax Breakdown (click on the link above Net after calculating your gain)
- Change your tax withholding amounts, including Social Security. (Click on Edit above the Tax Rates table.)
- To use as quick modeling tool: Enter a percentage increase or decrease in under What If Company Stock Price:

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Fig. 4

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Total Cash Needed \$ <input type="text" value="50,000"/>	162	186	160
As of Date <input type="text" value="9/15/2001"/>	164	168	166
Stock Symbol NYT	187	\$0	\$50,000
Share Price \$ <input type="text" value="90.00"/>	188	\$0.00	0.00
	189	170	172
		174	174
		176	176
		178	178
		180	180
		182	182
		184	184

**I Need Cash. How many shares should I exercise?**

Enter the amount of cash you need in the space to the left. Then press Calculate to see the number of shares you need to exercise and sell in order to receive your required cash after taxes.

Grants to Exercise (Oldest grants first. See MyRecords for a complete list of grants.)

Grant Num.	Grant Date	Type	Shares to Exercise	Exercise Price	Exercise Cost	Total Value	Total Gain	Tax Withheld	Net After Taxes
1000	20-Jun-1995	ISO	625	\$10.00	\$6,250.00	\$6,250.00	\$50,000.00	\$0.00	\$50,000.00
		Totals:	625		\$6,250.00	\$6,250.00	\$50,000.00	\$0.00	\$50,000.00

Fig. 5

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**Modeling Tools**

As of Date:  202

Stock Symbol: NYT 204

Current Stock Price (per share): \$ 90.00 200

Expected Annual Increase: 12% 206

Compare holding your options to an Alternative Investment at the following rate of return:

18% 208

**Calculate** 220

Tax Rates

Fed:	38%	210
Soc:	6.20%	212
Med:	1.45%	214
CA:	5%	216

**Edit** 218

**Comparison Modeling Tool**

This comparison modeling tool will help you decide whether or not to exercise your stock options today. You can also project the most favorable conditions under which to exercise in the future.

We do this by comparing your stock options to an alternative investment. Here's how it works:

- 1) Enter your company's current stock price.
- 2) Enter an expected annual rate of return for your company's stock.
- 3) Enter an expected annual rate of return for your contemplated alternative investment.
- 4) Press Calculate to see each of your grants compared to the alternative investment.
- 5) Change the Stock Price, Rates or Return and As of Date to view adjusted comparisons.

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Fig. 6

Comparison Tool- MyStockOptions.com → 230

**Summary Comparison** (see details below -- scroll down.)

234	Grant Number	Grant Date	Remaining Term	Grant Price	Shares Exercisable	248 - Net Future Gain -- From Grant	250 Alternative Investment	252 Difference	232 Calculated Strategy(+)
1000	20-Jun-1995	3.76 Years	\$10.00	\$10,000	\$715,532.34	\$734,376.83	\$18,444.49	\$18,444.49	Sell and purchase alternative investment
7	15-Jun-1995	4.00 Years	\$20.00	8,000	\$544,843.01	\$531,456.52	\$13,386.48	\$13,386.48	Hold Grant
1000	20-Jun-1996	3.76 Years	\$10.00	10,000	\$692,670.41	\$707,617.32	\$14,946.91	\$14,946.91	Sell and purchase alternative investment
1000	20-Jun-1999	7.76 Years	\$30.00	5,000	\$523,325.24	\$492,916.74	\$30,408.50	\$30,408.50	Hold Grant

(+) Calculated Strategy makes no allowance for the different risks associated with investing in your company's stock and your alternative investment. It assumes that both your grants and alternative investment grow at the rates you entered in the table above.

You should consult a professional financial advisor before making any investment decision.

**Fig. 7A**

**Detailed Comparison** (See MyRecords for a complete list of grants.)

Basic Grant Information				
Grant Number	1000	7	1000	1000
Grant Type	*ISO	*ISO	NO	*ISO
Grant Date	20-Jun-1995	15-Sep-1995	20-Jun-1996	20-Jun-1999
Expiration Date	20-Jun-2005	15-Sep-2005	20-Jun-2005	20-Jun-2009
Remaining term of Grant	3.76 Years	4.00 Years	3.76 Years	7.76 Years
Current Gain Calculations (as of 15-Sep-2001)				
Shares Exercisable	10,000	8,000	10,000	5,000
Exercise Price	\$10.00	\$20.00	\$10.00	\$30.00
Exercise Cost	\$100,000.00	\$160,000.00	\$100,000.00	\$150,000.00
Total Face Value	\$900,000.00	\$720,000.00	\$900,000.00	\$450,000.00
Total Gain	\$800,000.00	\$560,000.00	\$800,000.00	\$300,000.00
- Federal Taxes	(\$304,000.00)	(\$212,800.00)	(\$304,000.00)	(\$114,000.00)
- State Taxes	(\$48,000.00)	(\$33,600.00)	(\$48,000.00)	(\$18,000.00)
- Other Taxes	\$0.00	\$0.00	\$0.00	\$0.00
- Medicare	N/A	N/A	(\$11,600.00)	N/A
- Social Security (1)	N/A	N/A	(\$4,724.40)	N/A
Taxes Owed	(\$352,000.00)	(\$246,400.00)	(\$366,324.40)	(\$132,000.00)
Net Gain (2)	\$448,000.00	\$313,600.00	\$431,675.60	\$168,000.00
Future Value of Grant if Held For Remaining Term				
Number of Years	3.76	4.00	3.76	7.76
Annual RAtE of Return	12.00%	12.00%	12.00%	12.00%
Total Future Value	\$1,378,450.61	\$1,132,933.94	\$1,378,450.61	\$1,084,509.36
Total Future GAin (3)	\$1,278,450.61	\$972,933.94	\$1,278,450.61	\$934,509.36
- Federal Taxes	(\$458,811.23)	(\$369,714.90)	(\$458,811.23)	(\$355,113.56)
- State Taxes	(\$76,707.04)	(\$58,376.04)	(\$76,707.04)	(\$56,070.56)
- Other Taxes	\$0.00)	\$0.00)	\$0.00)	\$0.00)
- Medicare	N/A	N/A	(\$18,537.53)	N/A
- Social Security (1)	N/A	N/A	(\$4,724.40)	N/A
Taxes Owed	(\$562,518.27)	(\$428,090.93)	(\$585,780.20)	(\$411,184.12)
Net Future Gain (2)	\$715,932.34	\$544,843.01	\$692,670.41	\$523,325.24

Fig. 7B

### Comparison Tool- MyStockOptions.com

#### Alternative Investment Calculations (4)

Present Value (Cost Basis)	\$448,000.00	\$313,600.00	\$431,675.60	\$168,000.00
Total Future Value	\$834,995.72	\$608,000.71	\$804,569.82	\$607,076.68
Taxable Future Gain(5)	\$386,995.72	\$294,400.71	\$372,894.22	\$439,076.68
- Federal Taxes	(\$77,399.14)	(\$58,880.14)	(\$74,578.84)	(\$87,815.34)
- State Taxes	(\$23,219.74)	(\$17,664.04)	(\$22,373.65)	(\$26,344.60)
Taxes Owed (6)	(\$100,618.89)	(\$76,544.18)	(\$96,952.50)	(\$114,159.94)
Net Future Gain	\$734,376.83	\$531,456.52	\$707,617.32	\$492,916.74

Fig. 7C